

Financial Assistance

Gerald P. Walls
Maryland Eastern Shore
RC&D Council, Inc.

RC&D Assistance

- | Resource Conservation and Development based in Easton, MD
- | A 501 c(3) non-profit organization
- | Project managers for more than 300 living shoreline projects in 20 years

Experience

- Calvert, Caroline, Cecil, Charles, Dorchester, Kent, Queen Anne's, Talbot, Wicomico, Worcester
- Total number of projects- 258 (1987-2006)
- Total cost of projects- \$8.9 million
- Total project length- 117,208 linear ft
- Sediment saved- 49,876.85 tons/yr
- Wetlands created- 2,376,570 sq. ft
- Wetlands protected- 200,309 sq. ft

STATE'S FINANCIAL ASSISTANCE PROGRAMS FOR LIVING SHORELINE PROJECTS

Program	Organization	Contact Information
Shoreline Conservation & Management	Maryland Department of Natural Resources (DNR)	* Shoreline Conservation & Management Program Phone: 1-877-620-8DNR (8367) Ext 8523 Website: www.dnr.state.md.us/grantsandloans/sec.html
Maryland Link Deposit	Maryland Department of the Environment (MDE)	Water Management Administration Phone: (410) 537-3119 Website: http://www.mde.state.md.us/AboutMDE/grants/index.asp

*** In Your Folder**



MARYLAND DEPARTMENT OF NATURAL RESOURCES ECOSYSTEM RESTORATION SERVICES SHORELINE CONSERVATION AND MANAGEMENT SERVICE (410) 260-8523			
FINANCIAL ASSISTANCE FOR SHORE EROSION CONTROL PROJECTS*			
TYPE OF PROJECT	TYPE I	TYPE II	TYPE III
TYPE OF FUNDS USED	STATE	STATE	STATE
TYPE OF ASSISTANCE**	LOAN	LOAN	LOAN
LOAN INTEREST	0%	0%	0%
LOAN TERM	5 YEARS	15 YEARS	20 YEARS

Type I Projects: Marsh creation/protection using natural/living materials
 Type II Projects: Marsh creation/protection with stone edging, stone sills and/or stone groins, with sand fill and marsh plantings
 Type III Projects: Marsh creation/protection with stone breakwaters, with sand fill & marsh plantings

APPLICANT	EXTENT OF ASSISTANCE***		
PRIVATE PROPERTY OWNERS/BUSINESSES	75% NTE \$20,000	LOAN FORMULA ***	LOAN FORMULA ***
COMMUNITY ASSOCIATIONS/NON-PROFIT ORGANIZATIONS/SERVICE ORGANIZATIONS	75% NTE \$20,000	100%	100%
MUNICIPALITY - PUBLIC LANDS	75% NTE \$20,000	100%	100%
MUNICIPALITY - SPONSORING PRIVATE OWNERS/BUSINESSES	75% NTE \$20,000	LOAN FORMULA ***	LOAN FORMULA ***
COUNTY - PUBLIC LANDS	75% NTE \$20,000	100%	100%
COUNTY - SPONSORING PRIVATE OWNERS/BUSINESSES	75% NTE \$20,000	LOAN FORMULA ***	LOAN FORMULA ***
COUNTY - SPONSORING COMMUNITIES/NON-PROFIT ORGANIZATIONS/SERVICE ORGANIZATIONS	75% NTE \$20,000	100%	100%

* Financial Assistance provided based on project priority and availability of funds
 ** Matching grants are not available
 *** Loan Formula as established in Natural Resources Article, Section 8-1005 of the Annotated Code of Maryland

Loan Formula:
 Project cost \$0 to \$60,000 100% loan \$60,000 loan \$0 Property owner's cash
 Next \$20,000 50/50% \$10,000 \$10,000
 Next \$20,000 25/75% \$ 5,000 \$15,000
 Above \$100,000 10/90%

No financial assistance provided for structural/barrier type projects

Other Financial Assistance Sources

Small Creeks and Estuaries	Maryland Department of the Environment (MDE)	Water Management Administration Phone: (410) 537-3908 Website: http://www.mde.state.md.us/AboutMDE/grants/index.asp
Living Shoreline Initiative	Chesapeake Bay Trust (CBT)	Phone: (410) 974-2941 Website: www.cbtrust.org
CBT/FAF Partnership	Fish America	Website: http://www.fishamerica.org/grants
Small Watershed Grants	National Fish & Wildlife Foundation (NFWF)	Grant Programs Website: www.nfwf.org

Selecting a Marine Contractor



Facts About...

Shoreline Stabilization

How to Select a Contractor

Erosion and sedimentation (the deposition of sediment) are natural processes, but often are in conflict with our use of the shoreline. The most noticeable problem created by erosion is the loss of waterfront property. Waterfront property values are high, so many owners spend considerable time and money protecting their shoreline from erosion.



Photo: Maryland Department of Natural Resources

The suitability of an appropriate shore erosion control project for your property is based on several factors:

- 1) Landowner goals;
- 2) Amount of wave energy;
- 3) Slope of bank.

All types of shore erosion control practices are subject to failure if they are not properly designed and installed. Proper maintenance may prolong the life of your project.

Improper design and construction are the major causes of project failures. For this reason, you should take care in selecting an engineer and contractor and consider the following questions:

- 1) Is the design by a certified engineer or licensed and bonded contractor?
- 2) What experience does the contractor have? Do they have experience in various types of shore erosion control to advise you on the pros and cons of different options? Ask for references and photographs of successful projects.
- 3) Will the contractor be responsible for obtaining necessary permits and approvals?
- 4) Will contractor perform required maintenance? Some projects, such as marsh creation, require a 3-5 year monitoring period and with replanting if necessary.



**On The
Web**





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